

<i>SERFF Tracking Number:</i>	<i>GEFA-126942744</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47511</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Total Living Coverage Universal Life Insurance With Long Term Care Benefits</i>		
<i>Project Name/Number:</i>	<i>Total Living Coverage Consumer Advantage Brochure-4 Percent/109406</i>		

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Total Living Coverage Universal SERFF Tr Num: GEFA-126942744 State: Arkansas

Life Insurance With Long Term Care Benefits

TOI: LTC06 Long Term Care - Other	SERFF Status: Closed-Filed-Closed	State Tr Num: 47511
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Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num:	State Status: Filed-Closed
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Filing Type: Advertisement	Reviewer(s): Harris Shearer, Stephanie Fowler
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Authors: Andy Zimmerman, Karen Lewis	Disposition Date: 01/05/2011
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Date Submitted: 12/10/2010	Disposition Status: Filed-Closed
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Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Total Living Coverage Consumer Advantage Brochure-4 Status of Filing in Domicile: Pending Percent

Project Number: 109406

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/05/2011

State Status Changed: 01/05/2011

Deemer Date:

Created By: Andy Zimmerman

Submitted By: Andy Zimmerman

Corresponding Filing Tracking Number:

Filing Description:

This advertising material will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's "Total Living Coverage Universal Life Insurance With Long Term Care Benefits" policy form number ULPLTCIPLGLI AR (11/05) et al and rider form numbers ULRABRIPGLI AR(11/05) et al, ULREBRIPGLI (11/05) et al, ULRROIPGLI (11/05) et al, approved on August 17, 2006 by your Department and ULRGMBRIPGLI (0709) et al filed and approved on August 7, 2009 by your Department. The policy combines universal life insurance and long term care benefits in one product.

SERFF Tracking Number: GEFA-126942744 State: Arkansas
 Filing Company: Genworth Life Insurance Company State Tracking Number: 47511
 Company Tracking Number:
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Total Living Coverage Universal Life Insurance With Long Term Care Benefits
 Project Name/Number: Total Living Coverage Consumer Advantage Brochure-4 Percent/109406

This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

Company and Contact

Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com
 6620 W. Broad Street 804-484-3949 [Phone]
 Long Term Care 804-281-6334 [FAX]
 Bldg. #4, 2nd Floor
 Richmond, VA 23230-1700

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Our state of domicile, Delaware, charges \$50 per advertising filing. We are submitting \$50.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	12/10/2010	42818986

SERFF Tracking Number: GEFA-126942744 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2011	01/05/2011

SERFF Tracking Number: *GEFA-126942744* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *47511*
Company Tracking Number:
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Total Living Coverage Universal Life Insurance With Long Term Care Benefits*
Project Name/Number: *Total Living Coverage Consumer Advantage Brochure-4 Percent/109406*

Disposition

Disposition Date: 01/05/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GEFA-126942744</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47511</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Total Living Coverage Universal Life Insurance With Long Term Care Benefits</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	Total Living Coverage Consumer Advantage Brochure	Filed	Yes

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Total Living Coverage Universal Life Insurance With Long Term Care Benefits

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Form Schedule

Lead Form Number: 109406 01/04/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/05/2011	109406 01/04/11	Advertising	Total Living Coverage Consumer Advantage Brochure	Initial		0.000	109406_0104 11_statefile (2) (2).pdf



TOTAL LIVING COVERAGE®

Leverage.
Protection.
Control.

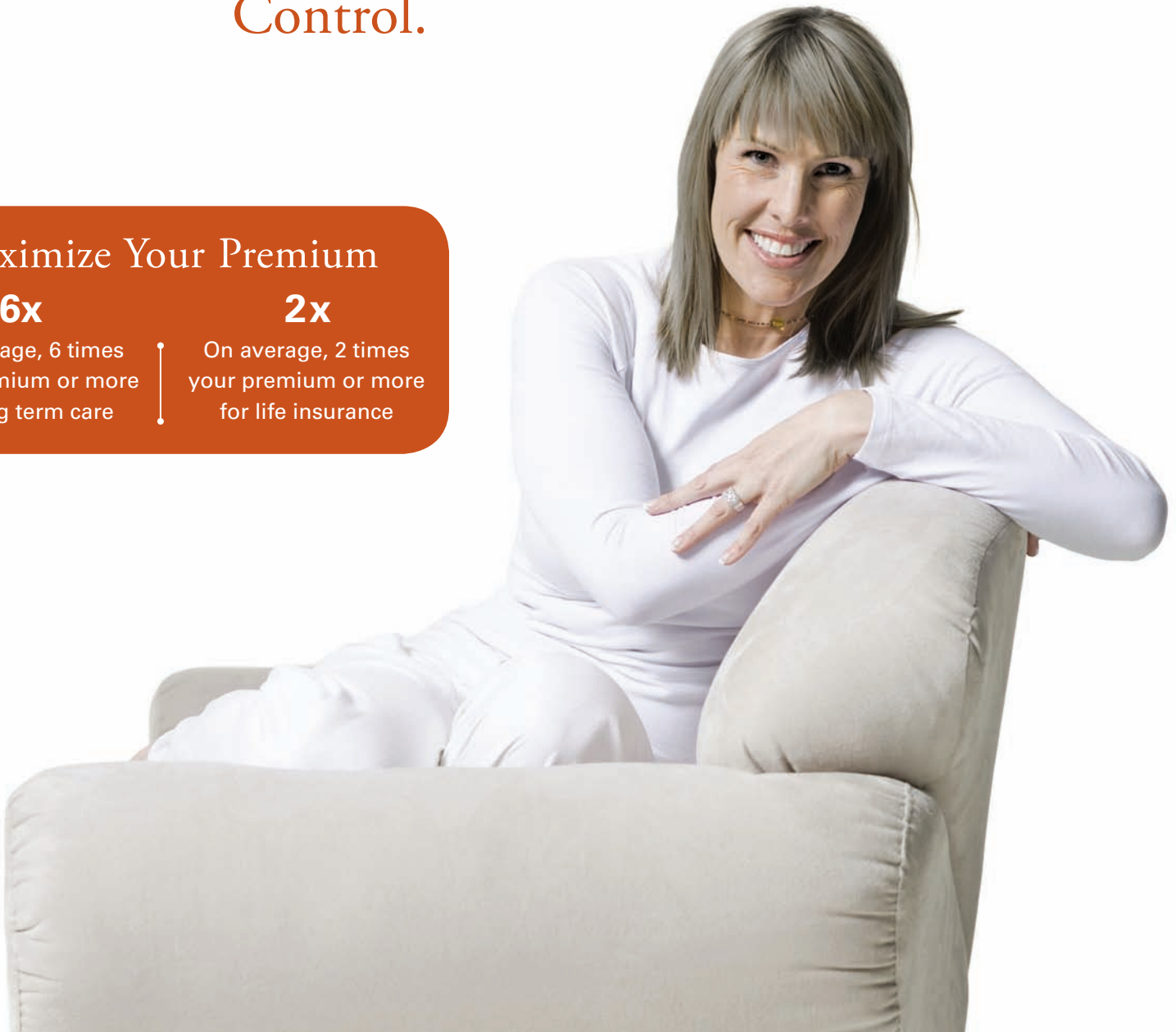
Maximize Your Premium

6x

On average, 6 times
your premium or more
for long term care

2x

On average, 2 times
your premium or more
for life insurance



Universal Life Insurance with Long Term Care Benefits Underwritten by
Genworth Life Insurance Company, Richmond, VA

Is This You?

Saver

You plan to use your savings to pay for a long term care event if needed.

Supporter

You would love to leave a legacy to your beneficiaries.

Investor

You want to make sure you are prepared for a long term care event and still have money available for growth opportunities or to spend however you want.

Unsure

You understand the importance of long term care insurance but are hesitant to buy a product you may never need.

Total Living Coverage® (TLC) from Genworth Life Insurance Company can help you address these issues.
It's a smarter way to prepare for the future.

1 Smart Move, 3 Distinct Options

Get 2x, 6x or more for your money. Or, if you change your mind, you can choose to get your money back.*

1

Your Care is Covered.

On average up to 6 times or more for your premium!

If you have a long term care (LTC) event, TLC leverages your initial premium up to six times or more, to pay for covered long term care expenses.

2

Your Life is Covered.

On average up to 2 times or more for your premium!

If you don't need LTC benefits, because TLC is universal life insurance, it pays an income tax-free death benefit to your beneficiary, which is usually two times your initial premium.

3

Your Decision is Covered.

No-regrets!

If you have a change in plans and decide not to keep the TLC policy before the end of the 15th year, you will get back at least your initial premium (less any LTC benefits already received).*

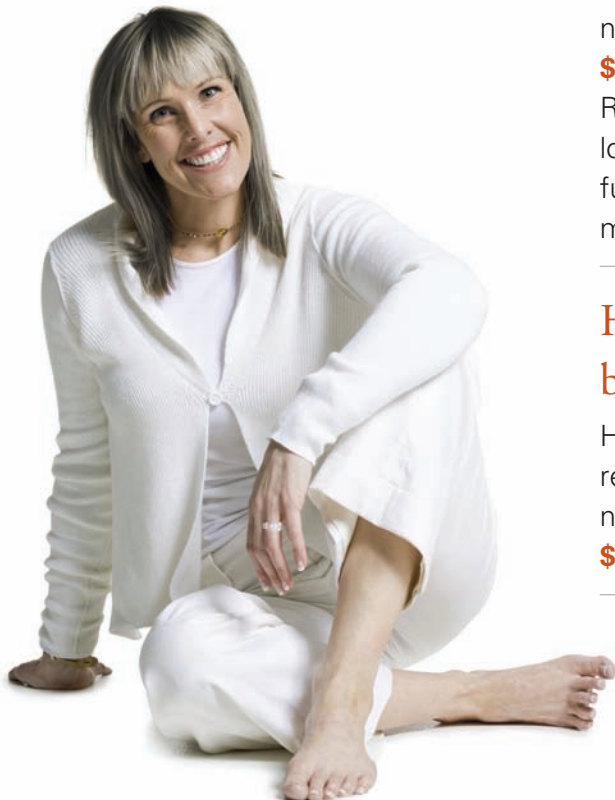
*To receive this benefit, you must select the optional Return of Premium Rider (ROP), which requires a higher initial premium and is available only when you are applying for TLC.

Case Study: How TLC Works

Meet Helen

Helen is in good health, has been married for 30 years and she and her husband have two children. After 25 years as a plastic surgeon, she retired last year. She has over \$300,000 of available assets.

Helen may face one of these four situations. With the coverage and protection of TLC, Helen was better prepared for all four scenarios.



What if...

Helen had a long term care (LTC) event.

Helen purchased a TLC policy at age 60 and was able to leverage her \$100,000 initial premium more than 7 times for a total of **\$714,876** in total long term care benefits. Helen has up to **\$9,929** each month to pay for covered LTC expenses for 6 years (longer if monthly maximum is not used up). Because Helen used all of her LTC benefits, her TLC policy paid a residual death benefit of **\$23,829** upon her death.

Helen never had a long term care event.

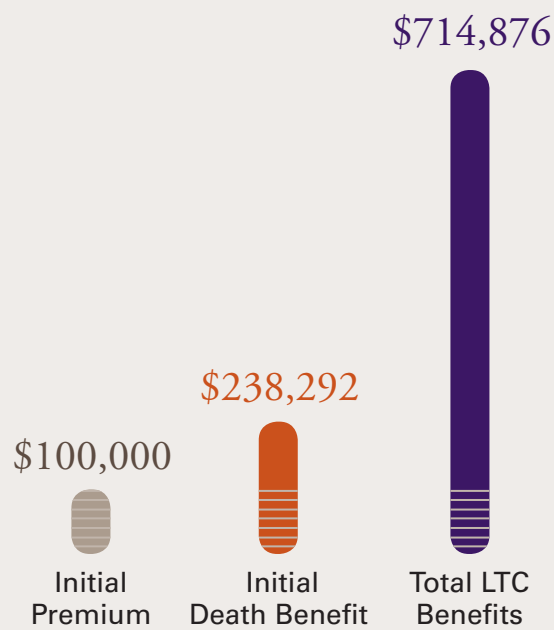
Because Helen did not need LTC benefits, she was able to leave a **\$238,292** death benefit to her husband as her beneficiary.

Helen changed her mind.

Five years after purchasing TLC, Helen wanted to invest in a new business. She discontinued the TLC policy and used the **\$100,000** to get started. Because she selected the optional Return of Premium Rider at purchase and had not taken loans, partial withdrawals or filed a claim, she received her full initial premium back without penalty. Of course, Helen must pay any taxes that are due.

Helen used some of her long term care benefit.

Helen had an LTC event and used \$100,000 of her benefit reducing her specified amount to \$138,292. Since she had not exhausted her specified amount to pay for LTC expenses, **\$138,292** was left to her husband as her beneficiary.



Maximizing Helen's Premium

Helen's initial premium is leveraged for greater value for long term care benefits if she needs them, or a tax-free death benefit for her beneficiaries if she never needs care.

This is how TLC looks for Helen, based on her individual factors: 60 year-old female in good health, with a couples discount on LTC charges. Her policy values have been calculated on a 4.0% interest crediting rate.

TLC Leverage Table

	Age				
	50	55	60	65	70
	Leverage Factor				
Female	10x	8x	7x	6x	5x
Male	9x	8x	7x	5x	4x

This table illustrates the amount of leverage you would have for total long term care benefits based on your age when you purchase the policy. The leverage amount in the table above is calculated using a 4.0% interest crediting rate and includes a couples discount. These levels are based on clients with preferred health.

TOTAL LIVING COVERAGE

Total Living Coverage universal life insurance with long term care benefits is subject to the terms, issue limitations and conditions of Policy Form No. ULPLTCIPGLI (11/05) et al. and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPIGLI (11/05) et al. and ULRGMBRIPGLI (0709) et al.

Policy, benefits and riders may not all be available in all states. Terms and conditions may vary by state. All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

All guarantees are based on the claims-paying ability of the issuing insurance company.

The company has provided this brochure to help the owner understand the ideas discussed. Any examples are hypothetical and are used only to help the owner understand the concepts of the policy. The owner should carefully read the policy. What the company says about legal or tax matters is its understanding of current law, but the company is not offering legal or tax advice.

Tax laws and IRS administrative positions may change. This material is not intended to be used by any taxpayer to avoid any IRS penalty. The policyowner should consult independent tax and legal professionals for advice based on particular circumstances.

This is a solicitation of insurance. Complete details about the benefits, costs, limitations and exclusions of this valuable insurance policy will be provided to you by a Genworth Life Insurance Company insurance agent/producer. An insurance agent/producer will contact you.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Cover Letter	Filed	01/05/2011
Comments:			
Attachment:			
AR Filing Letter TLC Consumer Advantage Brochure 109406 010411.pdf			

December 10, 2010

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

Re: ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025
Point of Sale Advertising Material (to be presented with Outline of Coverage)
Total Living Coverage Consumer Advantage Brochure: 109406 01/04/11

Dear Mr. Shields,

On behalf of Genworth Life Insurance Company, I submit for your review and approval copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$50 is being transmitted via EFT on the SERFF filing system.

This advertising material will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's "Total Living Coverage Universal Life Insurance With Long Term Care Benefits" policy form number ULPLTCIPLGLI AR (11/05) et al and rider form numbers ULRABRIPGLI AR(11/05) et al, ULREBRIPGLI (11/05) et al, ULRROPIPGLI (11/05) et al, approved on August 17, 2006 by your Department and ULRGMBRIPGLI (0709) et al filed and approved on August 7, 2009 by your Department. The policy combines universal life insurance and long term care benefits in one product.

This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at Andy.Zimmerman@genworth.com.

Sincerely,

Andrew A. Zimmerman

Andrew A. Zimmerman
Genworth Life Insurance Company
Sr. Advertising Compliance Analyst
Compliance/Advertising Review
Andy.Zimmerman@genworth.com